

Information to identify the case:

Debtor 1	<u>James A. Rutter Jr.</u>	Social Security number or ITIN	xxx-xx-1765
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Crystal A. Rutter</u>	Social Security number or ITIN	xxx-xx-9925
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-15216-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James A. Rutter Jr.

Crystal A. Rutter

6/10/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James A. Rutter, Jr.
Crystal A. Rutter
Debtors

Case No. 17-15216-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 10, 2021

User: admin
Form ID: 3180W

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James A. Rutter, Jr., Crystal A. Rutter, 207 Black Hoof Trail, Franklinville, NJ 08322-3000
516902229	+ Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
516706889	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
516790783	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516706890	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516706891	+ Experian, PO Box 4500, Allen, TX 75013-1311
516706893	First Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516754102	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518797332	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518797333	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
518336014	+ LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
518336015	+ LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068 Virginia Beach VA 23450-8068
516760558	+ Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
516912669	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516706903	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516706906	+ Township of Franklin, Attn: Tax Office, 1571 Delsea Drive, Franklinville, NJ 08322-2391
516706907	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
517946736	U.S. Bank Trust National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517946737	+ U.S. Bank Trust National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association c/o Select Portfolio Servicing, Inc. 84165-0250

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2021 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 10 2021 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516706880	+ EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518181056	+ EDI: AIS.COM	Jun 11 2021 00:28:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
518181055	+ EDI: AIS.COM	Jun 11 2021 00:28:00	Capital One Bank (USA) N.A Cabelas Club Visa,

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			By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
516907636	EDI: BL-BECKET.COM	Jun 11 2021 00:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516706881	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2021 21:03:13	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
516706882	+ EDI: CHRM.COM	Jun 11 2021 00:28:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
516805873	EDI: CITICORP.COM	Jun 11 2021 00:18:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
516807705	EDI: CITICORP.COM	Jun 11 2021 00:18:00	CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
516706883	+ EDI: CITICORP.COM	Jun 11 2021 00:18:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516706884	EDI: CITICORP.COM	Jun 11 2021 00:18:00	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
516706885	+ EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516813015	+ EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516706887	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 10 2021 21:03:21	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516706888	+ Email/Text: electronicbkydocs@nelnet.net	Jun 10 2021 21:08:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516706894	EDI: FORD.COM	Jun 11 2021 00:28:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
516740346	EDI: FORD.COM	Jun 11 2021 00:28:00	Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000, Detroit MI, 48255-0953
516706892	+ EDI: BLUESTEM	Jun 11 2021 00:28:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
516706895	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 10 2021 21:09:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
516706896	+ EDI: IRS.COM	Jun 11 2021 00:18:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516706897	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 10 2021 21:07:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516813074	Email/PDF: resurgentbknottifications@resurgent.com	Jun 10 2021 21:03:31	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516904761	Email/PDF: resurgentbknottifications@resurgent.com	Jun 10 2021 21:04:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516813077	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2021 21:03:13	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516866646	+ EDI: MID8.COM	Jun 11 2021 00:18:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516706898	+ EDI: MID8.COM	Jun 11 2021 00:18:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

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516706899	+ EDI: NAVIENTFKASMSERV.COM	Jun 11 2021 00:18:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516933910	EDI: PRA.COM	Jun 11 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516706900	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	PayPal Credit, Attn: Bankruptcy Dept., PO Box 5138, Timonium, MD 21094-5138
516922071	+ EDI: JEFFERSONCAP.COM	Jun 11 2021 00:18:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516849517	EDI: Q3G.COM	Jun 11 2021 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516706901	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 10 2021 21:03:35	Regional Acceptance Corporation, PO Box 6000, Winterville, NC 28590-6000
518144165	+ Email/Text: bncmail@w-legal.com	Jun 10 2021 21:08:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518144166	+ Email/Text: bncmail@w-legal.com	Jun 10 2021 21:08:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516706902	+ EDI: CHRM.COM	Jun 11 2021 00:28:00	Santander Consumer USA, d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518065753	+ Email/Text: bncmail@w-legal.com	Jun 10 2021 21:08:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, Scolopax, LLC, c/o Weinstein & Riley, P.S. 98121-3132
518065752	+ Email/Text: bncmail@w-legal.com	Jun 10 2021 21:08:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516706904	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Synch/hh Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
516708868	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516706905	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516748924	+ Email/Text: electronicbkydocs@nelnet.net	Jun 10 2021 21:08:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
516814980	+ Email/Text: bncmail@w-legal.com	Jun 10 2021 21:08:00	USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516706908	EDI: USAA.COM	Jun 11 2021 00:18:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
516866016	+ EDI: AIS.COM	Jun 11 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516922332	+ EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	World's Foremost Bank, Cabela's Club Visa, PO Box 82609, Lincoln, NE 68501-2609
516706909	+ EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Worlds Foremost Bank N, 4800 Nw 1st Street, Lincoln, NE 68521-4463

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516765038	*+	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
516706879	##+	Atlantoc Credit & Finance, 3353 Orange Ave, Roanoke, VA 24012-6335
516706886	##+	Continental Finance Co, Cfc, 121 Continental Dr #108, Newark, DE 19713-4326

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. Bank Trust National Association bkecf@milsteadlaw.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2018-PM11 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor LoanCare LLC. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lauren Moyer	on behalf of Creditor LoanCare LLC. lmoyer@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Thomas G. Egner	on behalf of Debtor James A. Rutter Jr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbacious@mcdowelllegal.com; djamis on@mcdowelllegal.com; cgetz@mcdowelllegal.com; egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Joint Debtor Crystal A. Rutter tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbacious@mcdowelllegal.com; djamis on@mcdowelllegal.com; cgetz@mcdowelllegal.com; egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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